NtcDtEd (12/15)

UNITED STATES BANKRUPTCY COURT
District of North Dakota
655 1ST AVENUE NORTH, SUITE 210
FARGO, ND 58102

In Re:

Shannon Sager

Debtor(s)

Bankruptcy Proceeding No. 24–30356
Chapter 7

Judge: Shon Hastings

NOTICE OF REQUIREMENT TO FILE STATEMENT OF

COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE

Notice is hereby given that, subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management in order to recieve a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed.R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the Court that a debtor has completed the course after filing the petition an individual *debtor(s) in an chapter 7 or a chapter 13 case must complete and file *Certification About a Financial Management Course (Official Form B423)* for cases under:

- Chapter 7: Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.
- Chapter 13: No later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certification within the applicable time limit under Rule 1007(c) will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form B423, the debtor(s) must pay the full reopening fee due for filing the motion.

The Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition.

In a joint case, each debtor must file a separate certification (Official Form B423).

Dated: 10/16/24

Kay A. Melquist
Clerk, U.S. Bankruptcy Court

Copy mailed to debtor:
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